
State:	District of Columbia	Filing Company:	The Lincoln National Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	MGIII Advertising-Long & Short Video Script		
Project Name/Number:	/		

Filing at a Glance

Company:	The Lincoln National Life Insurance Company
Product Name:	MGIII Advertising-Long & Short Video Script
State:	District of Columbia
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	11/12/2019
SERFF Tr Num:	LCNC-132152894
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	
Implementation	On Approval
Date Requested:	
Author(s):	Chelsea Ronalter, Andrew Baron, Amanda Tenney
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

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General Information

Project Name: Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: File & Use Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 11/12/2019
State Status Changed:
Deemer Date: Created By: Chelsea Ronalter
Submitted By: Chelsea Ronalter Corresponding Filing Tracking Number:

Filing Description:
The Lincoln National Life Insurance Company
NAIC# 020-65676 FEIN # 35-0472300

Re: NEW SUBMISSION

Advertising Filing – Long Term Care Form(s):

Form(s):
LCN-2761168-100419 - Lincoln MoneyGuard III Video Script - Long Spot
LCN-2761182-100419 - Lincoln MoneyGuard III Video Script - Short Spot

Dear Sir or Madam:

Attached for your review and approval is the above-referenced advertising form(s). The form(s) are new and does not replace any other form(s) previously approved by your department.

This is an "invitation to inquire" type of advertising.

LCN-2761168-100419 and LCN-2761182-100419 are video scripts to attract people to inquire about our product MoneyGuard III. The distribution method will be electronically, via a video link.

The advertising piece(s) will be used with the following forms:

Base contract 19-MG890 approved on 04/10/2019 under Serff number LCNC-131862424
Rider TIR-891 approved on 04/10/2019 under Serff number LCNC-131862424
Rider END-10534 approved on 04/10/2019 under Serff number LCNC-131862424
Rider LTCBR-890 approved on 04/10/2019 under Serff number LCNC-131862424

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 5546. Thank you for your attention to this matter.

Sincerely,

Chelsea Ronalter

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Specialist, Product Compliance & Filing

Company and Contact

Filing Contact Information

Chelsea Ronalter, Specialist, Product Compliance & Filing One Granite Place, 4S11 Concord, NH 03302	chelsea.ronalter@lfg.com 800-258-3648 [Phone] 5546 [Ext] 603-226-5128 [FAX]
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Filing Company Information

The Lincoln National Life Insurance Company 350 Church Street - MPM1 Hartford, CT 06103-1106 (800) 238-6252 ext. [Phone]	CoCode: 65676 Group Code: 20 Group Name: FEIN Number: 35-0472300	State of Domicile: Indiana Company Type: Life State ID Number:
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Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Form Schedule

Lead Form Number:								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		MGIII Video Script-Long Spot	LCN-2761168-100419	ADV	Initial			LCN-2761168-100419 (MGIII Video Script-Long Spot).pdf
2		MGIII Video Script-Short Spot	LCN-2761182-100419	ADV	Initial			LCN-2761182-100419 (MGIII Video Script-Short Spot).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory

MoneyGuard III Video, 2-minute spot

Video	Audio
Issued by: The Lincoln National Life Insurance Company	
Couple walking with bikes.	Every day, you move forward to reach your goals.
They put on their helmets	So you take the steps necessary
and adjust their backpacks	to ensure that you and your loved ones
then take off biking.	are ready for the journey ahead.
Pan out to show turns of bike route.	But, what if the unexpected was around the corner?
Couple take a turn with ease.	Would you be prepared?
Show couple riding uphill easily.	At Lincoln Financial, we develop solutions that help you plan for everything life brings,
Pan out.	including long-term care expenses.
3 piggy banks appear at top of screen, all blank inside.	With Lincoln MoneyGuard III, you'll get 3 piggy bank protection to use however you may need.
1 st piggy bank graphic gets larger and "Access LTC benefits" appears inside it, then bank gets small again.	Should you need care, you have a tax-efficient funding source to pay for qualified expenses.
2 nd piggy bank graphic gets larger and "Provide a legacy" appears inside it, then bank gets small again.	And, if you don't need care, you may leave your loved ones a legacy through a death benefit.
3 rd piggy bank graphic gets larger and "Get money back" appears inside it, then bank gets small again.	Or, you're able to get money back.
Pan back in on couple biking who wave to a hiker (extra).	Rest assured knowing that you have a solution in place
Couple swerve to avoid something in path and smile at one another.	for all of life's little bumps in the road.
Female actor points to castle and they ride over.	And you may take on new adventures, even ones that you didn't expect,
Couple are enjoying the castle, on swings if possible.	feeling confident and prepared.
Pan out and logo appears at top left of screen	Speak to your financial professional to learn how you may benefit from the power of Lincoln MoneyGuard III.

ICC19-LCN-2761168-100419
LCN-2761168-100419

MoneyGuard III Video, 2-minute spot

Disclosures (shown on screen):

Lincoln Financial is the marketing name for Lincoln National Corporation affiliates, including The Lincoln National Life Insurance Company, Fort Wayne, IN

Lincoln *MoneyGuard*® III is a universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Endorsement (VPE) available at issue; Base option (1) and Graded option (2) are included in the policy cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue these riders as long as your policy stays in force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19MG890/ 19-MG890 with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/ END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890.

All guarantees, and benefits of the insurance policy are the responsibility of the issuing insurance company.

Product not available in New York.

ICC19-LCN-2761168-100419
LCN-2761168-100419

MoneyGuard III Video, 30-second spot

Video	Audio
Insurance products issued by: The Lincoln National Life Insurance Company	
Close shot of male actor biking	Every day, you move forward
Pan out to show "end goal"/bike route	to reach your goals.
Actor checking tires	So you take the steps necessary
Actor greasing chains	to ensure that you and your loved ones
Close up of actor staring ahead, back to riding	are ready for the journey ahead.
Pan out to show biker approaching a turn	But what if the unexpected was around the corner?
Actor taking the turn easily	Would you be prepared?
Pan out to show biker and background	Speak to your financial professional about how you may benefit from the power of Lincoln MoneyGuard III,
Logo comes in at top of screen	a hybrid long-term care funding solution.
<p>Disclosures: Lincoln Financial is the marketing name for Lincoln National Corporation affiliates, including The Lincoln National Life Insurance Company, Fort Wayne, IN</p> <p>Lincoln <i>MoneyGuard</i>® III is a universal life insurance policy with a Long-Term Care Benefits Rider (LTCBR) that accelerates the specified amount of death benefit to pay for covered long-term care expenses and continues long-term care benefit payments after the entire specified amount of death benefit has been paid. The return of premium options are offered through the Value Protection Endorsement (VPE) available at issue; Base option (1) and Graded option (2) are included in the policy cost. Any additional surrender benefit provided will be adjusted by any loans/loan interest/loan repayments, withdrawals taken, and claim payments made. The cost of riders will be deducted monthly from the policy cash value. The insurance policy and riders have limitations, exclusions and reductions. Renewability, Termination and Cancelability: The LTCBR is non-cancelable. This means you have the right, subject to the terms of your policy and rider(s), to continue these riders as long as your policy stays in</p>	

MoneyGuard III Video, 30-second spot

force. The Lincoln National Life Insurance Company cannot change any of the terms of your policy and rider(s) on its own and cannot increase the monthly rider charges or monthly inflation charges. If your policy enters a grace period, we will allow 61 days to pay a premium sufficient to prevent your policy from lapsing. Long-term care benefit riders may not cover all costs associated with long-term care costs incurred by the insured during the coverage period. All contract provisions, including limitations and exclusions, should be carefully reviewed by the owner. For costs and complete coverage details, contact your agent or producer.

Issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form ICC19MG890/ 19-MG890 with the following riders: Value Protection Endorsement (VPE) on form ICC19END-10534/ END-10534; Terminal Illness Acceleration of Death Benefit Rider (TIR) on form ICC19TIR-891/TIR-891; Long-Term Care Benefits Rider (LTCBR) on form ICC19LTCBR-890/LTCBR-890.

All guarantees, and benefits of the insurance policy are the responsibility of the issuing insurance company.

Product not available in New York.

ICC19- LCN-2761182-100419
LCN-2761182-100419